



#82th to Draft
PJ
8/6/02

PATENT
Attorney Docket No. 47004.000030

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Barry BARTON, et al

Application Number: 09/391,460

Filed: September 8, 1999

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Group Art Unit: 2165

Examiner: David LINZEY

For: FINANCIAL ADVICE AND STRATEGY SYSTEM

LETTER TO THE DRAFTSPERSON

RECEIVED
AUG 05 2002
GROUP 3600

Commissioner for Patents
Washington, D.C. 20231

Sir:


Enclosed for the Draftsperson's consideration are corrected drawing Figures 1-9. The corrected drawings are submitted in response to the Draftsperson's objections included with the Office action mailed March 27, 2002. No changes to the substance of the drawing are included in these corrected drawings. The Draftsperson is respectfully requested to approve Figures 1-9.

Respectfully submitted,

HUNTON & WILLIAMS

Dated: July 29, 2002

By: _____


Stephen T. Schreiner
Reg. No. 43,097

Hunton & Williams
Intellectual Property Department
1900 K Street, N.W.
Suite 1200
Washington, DC 20006-1109
(202) 955-1500 (telephone)
(202) 778-2201 (facsimile)

09/39/460

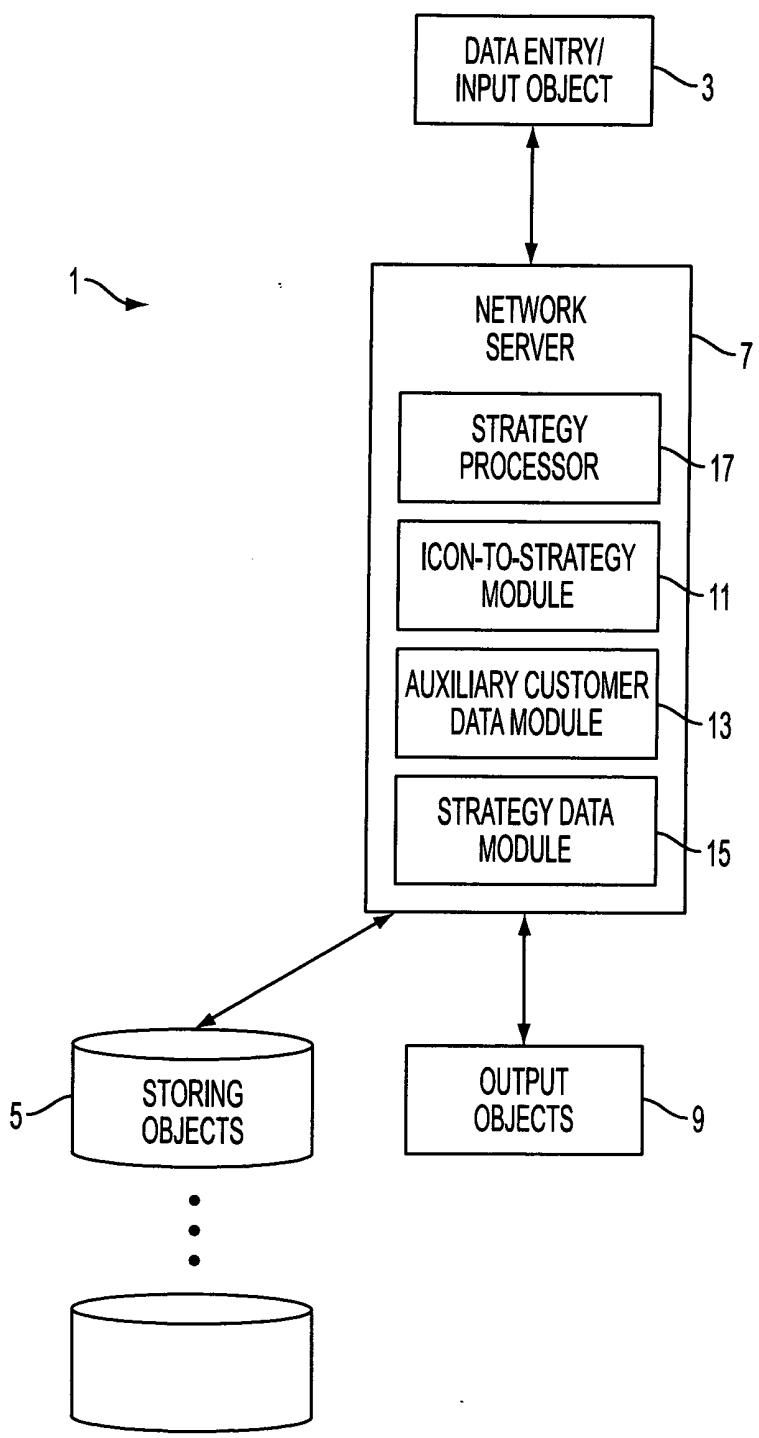


FIG. 1

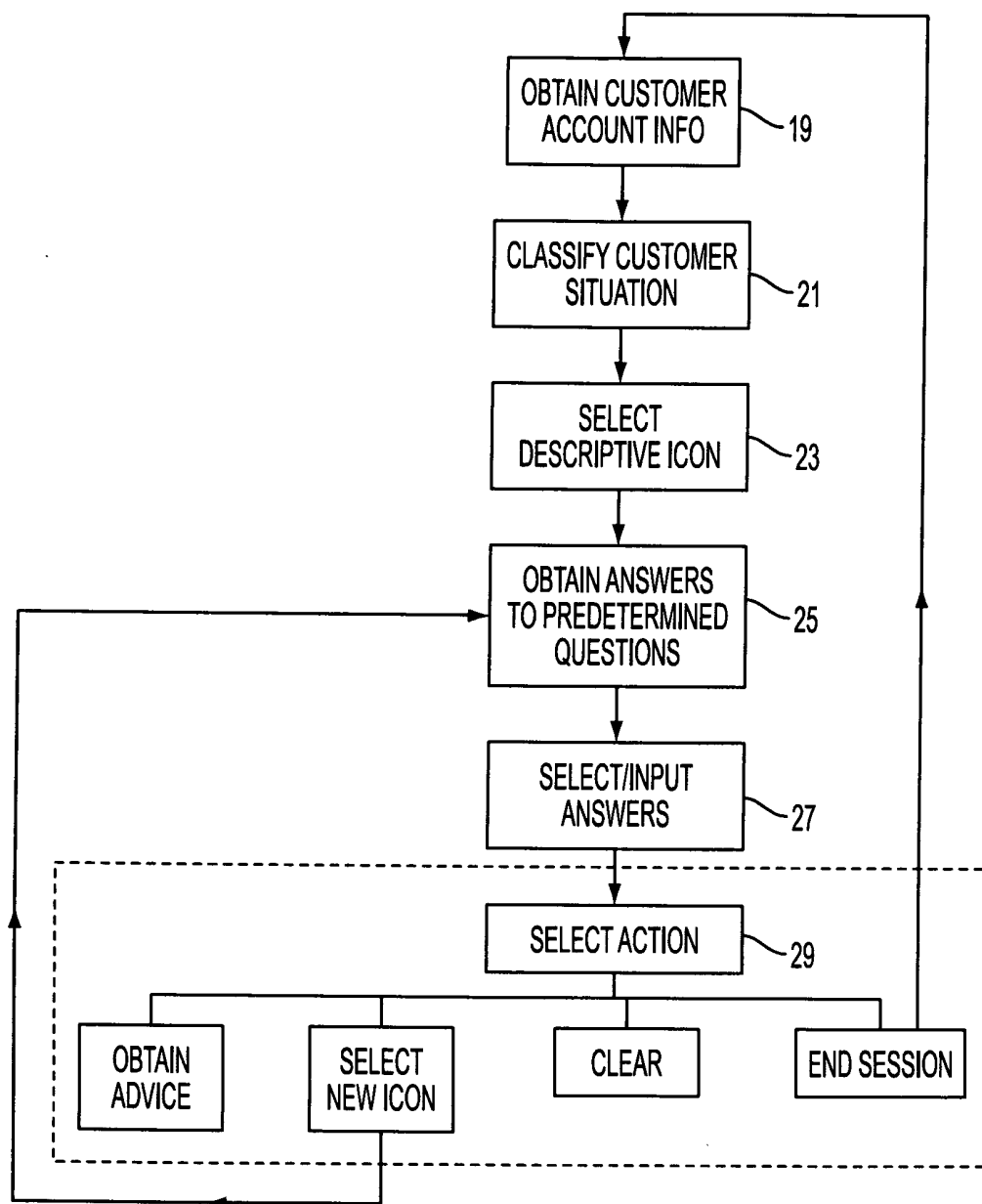


FIG. 2

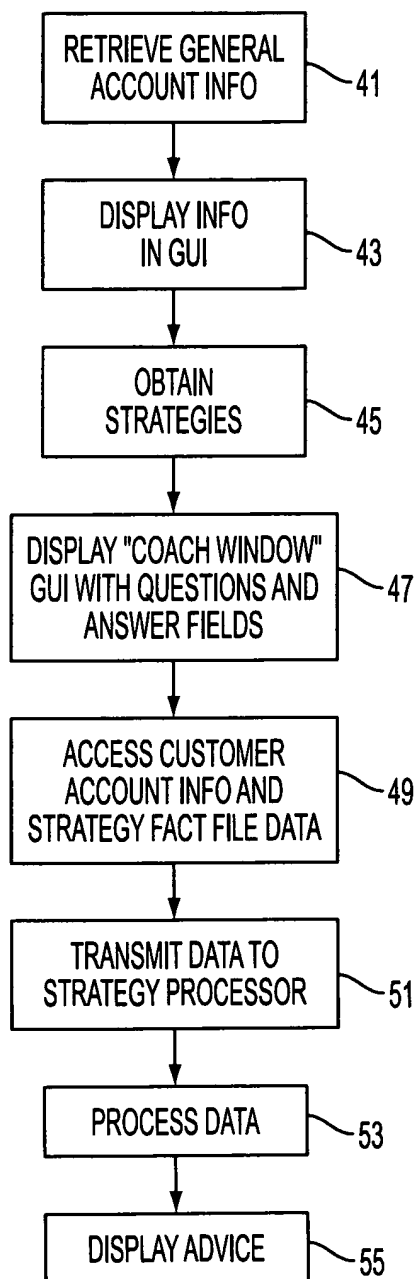


FIG. 3



57

67 69 71 73 75

| First USA Bank - First Support: V5.7.1 | | Logon Time: 09:59 AM | | CSR ID: COG TEST DVOP: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----|----------------------------|-----|---|-----|-----|-----|-----|----|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|---|---|---|---|---|---|---|---|----|----|----|----|---|--|
| Date: 03/01/99 Elapsed Load Time: 4 | | Sequence: 5 | | Accounts Worked: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Time: 10:53 AM SE/Running | | 5 Accounts for Today | | Amount Promised: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MC - FCC, AUBURN UNIVERSITY ALUMNI | | External Status: E-Revoked | | SUGGESTIONS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name: Smith, John | | Amt Due: \$333.00 | | * Eligible for EFFORT: \$120 Eligible for ASSIST * Due Date is: 02/27/99. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Acct: 5477-1234-5678-9876 Update | | Amt Delq: \$263.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SSN: 222-33-4444 WVN: 0.310 | | Days Delq: 146 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| H: (302) 444-8745 W: (302) 555-9451 | | Balance: \$2803.78 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 362 Park Lane | | Credit Line: \$3000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Anytown DE 17777-7777 Change | | Avail Credit: \$196.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="display: flex; justify-content: space-around;"> BK Ment Inc Red No Money Refusal Unmotiv </div> | | Last Payment: 09/25/98 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Last Monetary: 09/25/98 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | P-Payment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="display: flex; justify-content: space-between;"> <div> Calendar List AE's Memos Ltr/Ord January February March <table border="1" style="font-size: 8px;"> <tr><th>Sun</th><th>Mon</th><th>Tue</th><th>Wed</th><th>Thu</th><th>Fri</th><th>Sat</th></tr> <tr><td>31</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> </table> </div> <div> Priority Memos Action Entry Action Entry AE Res Loc BFD Info?Act Prog/Res Add </div> </div> | | Sun | Mon | Tue | Wed | Thu | Fri | Sat | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | Control Panel <div style="display: flex; justify-content: space-around;"> <div> Letters Order PayHist PhonePay Toolbox Interest </div> <div> Dial Home Dial Work Dial OTH Scan Next Load Last Load Next Idle </div> </div> | |
| Sun | Mon | Tue | Wed | Thu | Fri | Sat | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | 1 | 2 | 3 | 4 | 5 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | 1 | 2 | 3 | 4 | 5 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

63






| | | |
|---|----------------------|--|
|  | BANKRUPTCY MENTIONED | CM IS THINKING ABOUT FILING FOR BANKRUPTCY OR EXPLICITLY STATES, "I AM <u>GOING TO</u> FILE FOR BANKRUPTCY." |
|  | INCOME REDUCED | CM HAS SOME INCOME, BUT NOT AS MUCH AS IN THE PAST, DUE TO PAY CUT, UNEMPLOYMENT, MEDICAL BILLS, ETC...CM IS ABLE TO PAY SOME BILLS. |
|  | NO MONEY | CM HAS NO INCOME OR VERY LITTLE MONEY, JUST ENOUGH TO COVER ESSENTIALS. |
|  | REFUSAL | CM REFUSES TO PAY FIRST USA. |
|  | UNMOTIVATED | CM DOESN'T CARE ABOUT PAYING FIRST USA. THEY HAVE THE MONEY TO PAY, BUT THEY DO NOT SEE THE IMPORTANCE OF PAYING ON TIME. |

FIG. 4



57

First USA Bank - First Support: V5.7.1 **Logon Time: 09:59 AM** **CSR ID: COG TEST DVOP:**

Date: 03/01/99 Elapsed Load Time: 4 Sequence: 5 Accounts Worked: **FIRST USA**
Time: 10:53 AM SE: Running 5 Accounts for Today Amount Promised:

MC - FCC, ALBURN UNIVERSITY ALUMNI **External Status: E-Revoked** **Suggestions**

Name: Smith, John • Eligible for EFFORT: \$120
• Eligible for ASSIST

Acct: 5417-1234-5678-9876 • Due Date Is: 02/27/99.

SSN: 222-33-4444 WWN: 0.310 Amt Due: \$333.00
H: (302) 444-8745 W: (302) 565-9451 Amt Delq: \$263.00
362 Park Lane Last Payment: 09/25/98
Anytown DE 77777-7777 Days Delq: 146
Balance: \$2803.78
Credit Line: \$3000.00
Avail Credit: \$196.00
Last Monetary: 09/25/98
P-Payment

☐ BK Mkt ☐ Inc Rad ☐ No Money ☐ Refust ☐ Unmov

First Coach

Query Panel **Advice**

CM's reason for reduction in income?
☐ Unemp./Overext. ☐ Medical/Disability
☐ Marital/Divorce ☐ Death in family

Situation should improve in
☐ 1-3 months ☐ 3-6 months
☐ 6-12 months ☐ Don't know

How does CM plan to handle this situation?
☐ Looking for job ☐ Court settlement
☐ Bank loan(s) ☐ Don't know/other

QUICK REFERENCE OF
☐ Consequences ☐ Benefits
☐ Sources of money ☐ Job sources

 ☐ BK Mkt ☐ Inc Rad ☐ No Money ☐ Refust ☐ Unmov

Control Panel

77

83

85

79

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99

WHEN YOU SELECT A FIRST COACH CALL TYPE ICON FROM THE ADDRESS PORTION OF THE FIRST SUPPORT SCREEN, THE FIRST COACH WINDOW WILL APPEAR.

NOTE: THE QUESTIONS THAT APPEAR IN THE QUERY PANEL WILL VARY DEPENDING ON WHICH CALL TYPE ICON YOU SELECTED.

YOU CAN REPOSITION THIS WINDOW ANYWHERE ON YOUR SCREEN, BY CLICKING ON THE BLUE BAR AT THE TOP OF THE FIRST COACH WINDOW AND DRAGGING IT TO ANY LOCATION ON THE FIRST SUPPORT SCREEN.

FIG. 5



THIS REGION DISPLAYS QUESTIONS WHICH YOU WILL NEED TO OBTAIN ANSWERS TO DURING YOUR CONVERSATION WITH THE CM TO GENERATE SUGGESTIONS IN THE ADVICE WINDOW. SIMPLY CLICK ON THE RADIO BUTTON UNDER EACH QUESTION THAT MOST ACCURATELY REFLECTS THE CM'S SITUATION.

First Coach

| Query Panel | Advice |
|---|---|
| <p>CM's reason for not having any money</p> <p><input type="radio"/> Unemp/Overext <input type="radio"/> Death in family</p> <p><input type="radio"/> Divorce/Marital <input type="radio"/> Medical/Disability</p> <p>Situation should improve in:</p> <p><input type="radio"/> 1-3 months <input type="radio"/> 3-6 months</p> <p><input type="radio"/> 6-12 months <input type="radio"/> Don't know</p> <p>How is CM paying other bills?</p> <p><input type="radio"/> Family/Friends <input type="radio"/> Unemp/WrkComp</p> <p><input type="radio"/> SS/Savings <input type="radio"/> Don't know/other</p> <p>QUICK REFERENCE OF:</p> <p><input type="radio"/> Consequences <input type="radio"/> Benefits</p> <p><input type="radio"/> Sources of money <input type="radio"/> Job sources</p> | <p>THE ANSWERS THAT YOU PROVIDE IN THE QUERY PANEL, COMBINED WITH THE CM'S ACCOUNT INFORMATION IN FIRST SUPPORT, WILL GENERATE SUGGESTIONS TO ASSIST YOU IN COLLECTING FROM THE CM.</p> |
| <p>Advice</p> <p> BK Mnt Inc Red No Money Refusal Unmotiv</p> | <p>Clear All Close</p> |

AFTER COMPLETING THE QUESTIONS IN THE QUERY WINDOW, CLICK ON THE ADVICE BUTTON TO NOTIFY FIRST COACH THAT YOU ARE READY TO RECEIVE ADVICE.

THIS BUTTON CLEARS ALL OF THE RADIO BUTTONS IN THE QUERY PANEL AND THE SUGGESTIONS IN THE ADVICE WINDOW FOR THE CURRENT CALL TYPE YOU HAVE SELECTED.

YOU CAN SWITCH BETWEEN CALL TYPES AT ANY TIME DURING THE COURSE OF THE CALL. AFTER COMPLETING ALL OF THE QUESTIONS FOR A GIVEN CALL TYPE AND SELECTING THE ADVICE BUTTON TO OBTAIN SUGGESTIONS FROM FIRST COACH, YOU COULD THEN SELECT ANOTHER CALL TYPE AND REPEAT THE PROCESS. AS LONG AS YOU DO NOT SELECT THE CLEAR ALL BUTTON BETWEEN SELECTIONS, FIRST COACH WILL RETAIN ITS SUGGESTIONS FOR EACH CALL FROM WHICH YOU RECEIVED ADVICE.

THIS BUTTON WILL CLOSE THE FIRST COACH WINDOW. THE INFORMATION WILL BE RETAINED UNTIL THE CALL IS RELEASED, AS LONG AS YOU DO NOT SELECT THE CLEAR ALL BUTTON.

FIG. 6



91

First Coach

| Query Panel | Advice |
|--|---|
| Has CM fully retained an attorney? <input type="radio"/> Yes <input checked="" type="radio"/> No | * Educate on Negative effects of BK. |
| Why is CM planning to file for bankruptcy? <input type="radio"/> Divorce/Marital <input type="radio"/> Medical/Disability <input checked="" type="radio"/> Unemp./Overext. <input type="radio"/> Sugg. by others | * Educate on Benefits of bringing Acct current. |
| Situation should improve in <input type="radio"/> 1-3 months <input checked="" type="radio"/> 3-6 months <input type="radio"/> 6-12 months <input type="radio"/> Don't know | * Negotiate pymt arrangement with CM. |
| | * Suggest Other Sources of Money. |
| | * First USA wants to help with their situation. |
| | ***** |
| | * Steps to negotiate pymt arrangement with CM: |

93

Advice

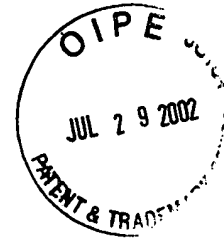
BK Ment Inc Red No Money Refusal Unmotiv






Clear All Close

87

AFTER ANSWERING THE QUESTIONS IN THE QUERY PANEL AND SELECTING THE ADVICE BUTTON, FIRST COACH WILL PROVIDE YOU WITH SOME SUGGESTIONS TO ASSIST YOU IN OBTAINING A PAYMENT FROM THE CM.

FIG. 7



| First Coach | |
|---|--|
| Query Panel | Advice |
| <p>Why is CM refusing to pay?</p> <p><input checked="" type="radio"/> Dispute <input type="radio"/> Divorce/Marital</p> <p><input type="radio"/> Acct terms/Clsd <input type="radio"/> Dissatisfied/Other</p> <p>If DISPUTE select type of dispute:</p> <p><input checked="" type="radio"/> Merch. dispute <input type="radio"/> Repricing</p> <p><input type="radio"/> Misapp. pymt <input type="radio"/> Other</p> <p>If DISSATISFIED select reason:</p> <p><input type="radio"/> Fees/Fin chrgs <input type="radio"/> Service/Misinfo</p> <p><input type="radio"/> Too many calls <input type="radio"/> Unresolved issue</p> | <p>* Letter sent w/in 60 days of statement date?</p> <p>* Pymts still need to be made for at least 2% of the undisputed amount.</p> <p>* EDUCATE CM ON THE FACTS OF THE ACCT:</p> <p>-> Possibility of further action.</p> <p>-> Explain next steps in collection process [explain what charge off means].</p> <p>-> Stress differences between Acct. Past Due & acct. Charged Off.</p> <p>* MOTIVATE ON BENEFITS OF BRINGING ACCT CURRENT:</p> <p>-> The choice is really theirs. You are there to help them.</p> |
| <p>Advice</p> | <p> BK Mnt  Inc Red  No Money  Refusal  Unmotiv</p> <p>Clear All Close</p> |

FIRST COACH PROVIDES YOU WITH ASSISTANCE ON CALLS IN WHICH THE CARDMEMBER REFUSES TO PAY FIRST USA BECAUSE OF ISSUES RELATING TO:

- DISPUTES
- ACCOUNT TERMS/ACCOUNT CLOSED
- DIVORCE/MARITAL CIRCUMSTANCES
- DISSATISFIED/OTHER SITUATION

NOTE: IF THE CARDMEMBER CITES "DISPUTE" OR "DISSATISFACTION" AS THE REASON FOR REFUSING TO PAY FIRST USA, YOU WILL NEED TO ANSWER THE SECOND OR THIRD QUESTION IN THE QUERY PANEL TO PROVIDE FIRST SUPPORT WITH FURTHER INFORMATION REGARDING THE CARDMEMBER'S SITUATION.

FIG. 8



First Coach

| Query Panel | Advice |
|---|--|
| <p>Why is CM unmotivated?</p> <p><input checked="" type="radio"/> Personal reason <input type="radio"/> Svc.fail/Misinfo</p> <p><input type="radio"/> Acct trms/Clsd <input type="radio"/> Credit damaged</p> <p>Select profile which fits CM:</p> <p><input type="radio"/> Student <input checked="" type="radio"/> Divorced</p> <p><input type="radio"/> Retired <input type="radio"/> Other</p> <p>Does CM have money to pay FUSA?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>QUICK REFERENCE OF:</p> <p><input type="radio"/> Consequences <input checked="" type="radio"/> Benefits</p> <p><input checked="" type="radio"/> Both</p> | <p>* Consequences of not paying:</p> <p>=> Acct could be charged off</p> <p>=> Negative credit in Credit Bureau Report</p> <p>=> Assessment of Fees</p> <p>=> Will be contacted every 5 to 7 days</p> <p>=> Cannot get new loans</p> <p>=> Cannot rent cars, stay in hotels, or travel</p> <p>=> Will not have credit card in case of Emergencies</p> <p>=> Future job prospects may be affected</p> <p>*****</p> <p>* Benefits of pymt and bringing Acct current:</p> <p>=> Save money on Fees</p> <p>=> Rebuild credit</p> <p>=> Possibility of Reinstatement</p> |

Advice BK Ment Inc Red No Money Refusal Unmotiv **Clear All** **Close**

IN THE UNMOTIVATED, INCOME REDUCED AND NO MONEY QUERY PANELS, YOU HAVE THE ABILITY TO LIMIT THE NUMBER OF CATEGORIES OF ADVICE STATEMENTS THAT ARE PROVIDED TO YOU IN THEIR RESPECTIVE ADVICE WINDOWS. SIMPLY CLICK ON THE TYPE OF FEEDBACK TYPE(S) YOU WOULD LIKE TO VIEW.

FIG. 9